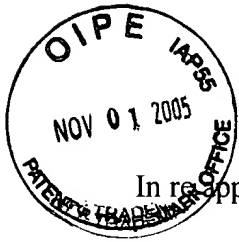


3624
1/11



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation No.: 9086

Michael Lewis, et al.

Group Art Unit No.: 3624

Serial No.: 09/708,124

Examiner: James M. Alpert

Filed: November 2, 2000

For: METHOD AND APPARATUS FOR
EVALUATING FRAUD RISK IN AN
ELECTRONIC COMMERCE TRANSACTION

Mail Stop Amend
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION

Sir:

In reply to the Office Action mailed October 6, 2005, the shortened statutory period for which runs until January 6, 2006, reconsideration of the application is respectfully requested in light of the remarks herein.

The Office Action sections entitled "Status of Claims" and "Prosecution History" appear to be correct but do not appear to require any specific response from the Applicant.


The remainder of the Office Action provisionally rejects all pending claims based upon non-statutory double patenting in view of later-filed application 11/168,966 and prior application 09/442,106. However, Applicants are unable to reply to the rejection, because the Office Action

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Mail Stop Amend, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

on October 28, 2005

by


Teresa Austin